GOVERNMENT OF INDIA
COMMUNICATIONS AND INFORMATION TECHNOLOGY
LOK SABHA

STARRED QUESTION NO:290
ANSWERED ON:23.03.2005
POST OFFICE SAVING BANKS
Pathak Shri Harin

Will the Minister of COMMUNICATIONS AND INFORMATION TECHNOLOGY be pleased to state:

(a) the number of Post Office Saving Banks (POSBs) functioning in rural areas;

(b) the share of POSBs in rural savings; and

(c) the manner in which the Government proposes to encourage the rural saving through POSBs?

Answer

THE MINISTER OF COMMUNICATIONS AND INFORMATION TECHNOLOGY (SHRI DAYANIDHI MARAN)

(a) to (c): A statement is laid on the Table of the House.

STATEMENT TO BE LAID ON THE TABLE OF THE LOK SABHA IN RESPECT OF PARTS (a) TO (c) OF LOK SABHA STARRED QUESTION NO. 290 FOR 23RD MARCH, 2005 REGARDING POST OFFICE SAVING BANKS.

1,39,081 Post Offices are functioning in rural areas. Among the rural Post Offices, 1,38,529 Post Offices have Post Office Saving Banks (POSBs). Circle wise details of POSBs are given at Annexure-I.

The share of POSB in rural savings averages to 55% approximately. This figure is an average of percentage figures as reflected by 13 out of a total of 22 Postal Circles. Details are given at Annexure-II.

Rural savings is being provided by

(i) Allotting specific targets to Postal Circles to mobilize deposits, which are being monitored.

(ii) Widespread publicity is being given to POSB schemes through small saving drives in rural areas/Media Post/local dailies/radio/TV/pamphlets/brochures/local Dak Mela/puppet shows/`Bal Bachal Yojana` for school children in rural areas/small savings agents etc.

(iii) Motivational Savings Bank Training is being imparted to postal staff, Branch Postmaster, Gramin Dak Sevaks to educate the villagers about the different small savings schemes available in the Post Office and guiding them on investment.

ANNEXURE-I

CIRCLE WISE DETAILS OF NUMBER OF POST OFFICE SAVING BANKS (As on 31.03.2003)

Sl.No.	Circles	Rural PO	No. of POs doing POSB work in rural areas
1	Andhra Pradeh	14857	14845
2	Assam	3695	3695
3	Bihar	8607	8607
4	Chhattisgarh	5366	5366

5	Delhi	80	80
6	Gujarat	8234	8222
7	Haryana	2327	2327
8	Himachal Pradesh	2655	2655
9	Jammu & Kashmir	1494	1483
10	Jharkhand	2776	2772
11	Kerala	4195	4195
12	Karnataka	8569	8569
13	Madhya Pradesh	5029	4995
14	Maharashtra	11472	11472
15	North East	2756	2756
16	Orissa	7566	7566
17	Punjab	3437	3407
18	Rajasthan	9648	9648
19	Tamil Nadu	10205	10192
20	Uttar Pradesh	15707	15191
21	Uttaranchal	2491	2479
22	West Bengal	7917	7917
	Total	139081	138529

ANNEXURE-II

PERCENTAGE WISE FIGURE OF SHARE OF POSB IN RURAL SAVINGS (FOR 13 CIRCLES AS ON DECEMBER, 2004)

Sl. No.	Circles	Percentage of Postal (POSB) rural savings in total State rural savings
1	Andhra Pradeh	28.6%
2	Assam	68%
3	Bihar	-
4	Chhattisgarh	30%
5	Delhi	-
6	Gujarat	66.80%
7	Haryana	-
8	Himachal Pradesh	95.54%
9	Jammu & Kashmir	34.99%
10	Jharkhand	-
11	Kerala	-
12	Karnataka	65%
13	Madhya Pradesh	-
14	Maharashtra	-
15	North East	91.51%
16	Orissa	60%
17	Punjab	40.60%
18	Rajasthan	-
19	Tamil Nadu	33.83%
20	Uttar Pradesh	60%
21	Uttaranchal	40%
22	West Bengal	-
	Average Percentage	55% approx.